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and other female friends of the girl then approach, and give sweetmeats to the couple. The girl then serves food to the boy, and after taking their meals together from the same leaf, they proceed to the pandal, where a cloth is severed into two parts, and each part given to the Manavâlan and girl separately in the presence of Enangans and other friends. The severing of the cloth is supposed to constitute a divorce."

If, as has been said, the "páttu" sung by the Brâhmani, in "*Rig Vêdaswaram*" is in substitution for the Vêdas sung at the Nambûtiri's wedding—because the Vêdas cannot be used by any but Brâhmans—this part of the ceremonial seems to indicate imitation of the Nambûtiris. The Brâhmani is not however a "Brâhman lady" but merely represents one. In North Malabar she is of the Nambisan caste.

The ceremony is much more analogous to that obtaining in the Bellary district and round about it, through which women, called Basivis, are, after an initiatory ceremony of devotion to a deity, compelled (under certain conditions) to follow no rule of chastity, but whose children are under no degradation, than to the initiation of the Dêvadâsi in her career of harlotry.* It must be said, however, that the ceremony, more especially as modified by poor people, when the Manavâlan is represented by a clay figure adorned with flowers, the handiwork of the girl's mother, looks very like it. But what demands consideration now is the position of Manavâlan to the bride. Does the ceremony confer on him any of the rights of a husband? There is much diversity of opinion on the point. Some say it does, while some say it does not. It seems certain that, as a rule, there can be no cohabitation between the two as a mere corollary of the tâli-tying ceremony. Should there be three girls in a family, *i.e.*, in the same taravâd house, aged, say, 9, 5 and 3, the ceremony is always done for all three at the same time. The only condition as to age of the girl is that the ceremony must be done before she reaches puberty. The bridegroom (to call him so) is selected after consulting agreement between his horoscope and the girl's. He is seated beside her in the marriage pandal, and he invests her with the tâli. They eat of the same plantain leaf (used as a plate throughout Malabar). They are placed in the same chamber, to go through the fiction

* An account of the Basivis, their devotion to deities, etc., by the writer will be found in the "Journal of the Anthropological Society of Bombay," Vol. II., 6 (1891).

796 777 the nature, auspicious or otherwise, of the first things that he happens to fix his eyes upon on this, particular morning. According to Nair and even general Hindu Mythology there are certain objects which possess an inherent inauspicious character. For instance ashes, firewood, oil and a lot of similar objects are inauspicious ones which will render him who chances to notice them first fare badly in life for the whole year, and their obnoxious effects will be removed only on his seeing holy things, such as, reigning princes, oxen, cows, gold and such like ones on the morning of the next New Year. Whereas wholesome and favourable consequences can be produced by the sight of auspicious objects like those just enumerated. The effects of the sight of these various materials are said to apply even to the attainment of objects by a man starting on a special errand who happens for the first time to look at them after starting. However, with this view, almost every family religiously takes care to prepare the most sight-worthy objects on the New Year morning. Therefore, on the previous night they prepare what is known, in native phraseology, as a *kani*. A small circular bell-metal vessel is taken and some holy objects are systematically arranged inside it. A Grandha or old book made of palmyra leaves, a gold ornament, a new-washed clothe, some "unprofitably gay" flowers of the *Konna* tree, a measure of rice, a so-called looking-glass made of bell-metal, and a few other things, are all tastefully arranged in the vessel and placed in a prominent room inside the house. On either side of this vessel two brass or bell-metal lamps filled with cocoanut oil "clear as diamond sparks" are kept intensely burning and a small plank of wood or some other seat is placed in front of it. At about 5 o'clock in the morning of the day some one who has got up first wakes up the inmates, both male and female, of the house and takes them blindfolded so that they may not gaze at anything else, to the seat near the Kani. The members are seated one after another in the seat and are then and not till then asked to open their eyes and carefully look at this Kani. Then each is made to look at some venerable member of the house or sometimes a stranger even. This over, the little playful urchins of the house begin to fire small crackers which they have bought [735] and stored for the occasion. The Kani is then taken round the place from house to house for the benefit of the poor families, which cannot afford to prepare such a costly adornment. With the close of the carelessly confused noise of the crackers the morning breaks and preparations are begun for the morning [264] meal. This meal is in some parts confined to rice-kanji with a [262] grand appendage of other eatable substances and in others to ordinary rice and its accompaniments, but in either case on grand scales.

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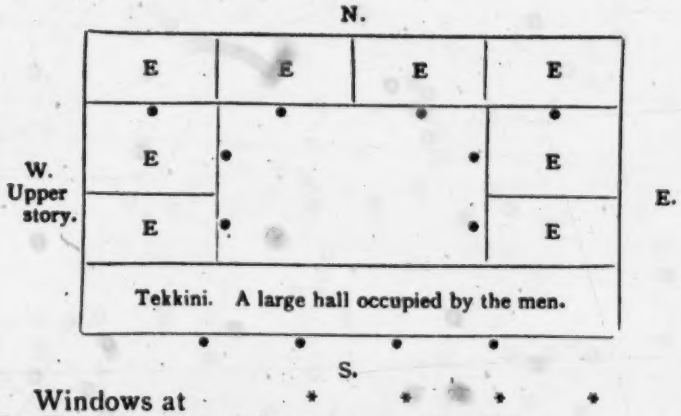
occupied by the male members. There is no connection between the portions allotted to the men and that of the women. No. 8 is for the family gods. The Kârnavans and old women of the family are perpetuated in images of gold or silver, or, more commonly, brass. Poor people, who cannot afford to make these images, substitute simply a stone. Offerings are made to these images (or to the stones) at every full moon. The throat of a fowl will be cut outside, and the bird is then taken inside and offered.

The entrance is at C.



Windows at * * * *

E. Rooms occupied by women and children.

It may be noticed that the apartment, where the men sleep, has no windows on the side of the house which is occupied by the women. The latter are relatively free from control by the men as to who may visit them. We saw, when speaking of funeral ceremonies, that a house was supposed to have a central courtyard; and of course it has this only when there are four sides to the house. The nâlupura, or four-sided house, is the proper one for in this alone can all ceremonial be observed in orthodox fashion. But it is not the ordinary Nâyar's house that one sees all over Malabar. The ordinary house is, roughly, of the shape here indicated. Invariably there is an upper story. There are no doors but only a few tiny windows opening to the west. Men sleep in one end, women in the other, each having their own staircase. Around the house there is always shade from many trees and palms. Every house is in its own seclusion.

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partly guided by the influence of the monsoon. In regard to the serpent grove or religious shrine, a square plot just in the middle of the south-west portion is considered the most auspicious. A typical Nayar house is quadrangular, with an open space (*mittam*) in the centre; the western portion of it is the granary, while the rest of it is partitioned into rooms. The northern portion comprises the store-room and the kitchen at the western and the eastern extremities, with the dining room in the middle, while the western and eastern portions are kept as open halls for gatherings on important occasions. The house so constructed must face the rising sun—the east—and yet rather inconsistently it is called the *patinjattupura* or the western roof or building. The reason of this is that the *patinjattu muri*—the central chamber or the honoured guest chamber in the house, sanctuary of the ancestors of its occupants—must be so placed as to admit of entrance through its doorway the sun's earliest rays. Behind one or more of the rooms above mentioned is a *chaippu* forming a kind of enclosed verandah room. Another type most commonly met with consists of a portico serving as a reception-hall, the other portions of the building corresponding in details, more or less, with the quadrangular edifice just described. The rigid adherence to the science of architecture is confined not only to the Nayars and other high caste-men, but also to the generality of the Native Christians and Mahomedans who, before construction, always consult some expert in the choice of a proper site and the formation of a ground plan of the house. Misfortunes or even calamities are often attributed to the violation of these principles, and very often a newly built house is either altered to remedy the defects or even pulled down. There are again houses, where the two types are combined. The huts of the poor classes consist generally of one or two small, dark and ill-ventilated rooms with a kitchen at one end, and a verandah either in front or on all sides of the main building. With the increase of population, and with the demand for more houses, the old notions and *sastraic* injunctions are being overlooked as a matter of necessity, and the old fashioned houses are displaced by those erected on sound sanitary principles. The wood-work of the buildings is solid and substantial, and is in some cases beautifully carved. The walls are generally of laterite, brick or mud, and roofs which till

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the wedding dress is torn and given to the *Chithayan* which signifies the dissolution of marriage. In some places this takes place on the morning of the fifth day, and instead of this ceremoney the *tâli* tier is given a fee of eight annas and is dismissed with some presents, and in others the cloth is severed into two parts and each part given to the bridegroom and the bride separately in the presence of *enangans* and other friends. Throughout South Malabar, the severing of the cloth on the fourth day is indispensable and is part of the ceremony, while, in this State, it is said that the custom is not now in vogue. The marriage badge is not removed soon after the divorce, but is worn by the girl till the twenty-eighth day. Some remove it on the fourth or the fifth day, while others wear it for a week.

In poor families, where this ceremony cannot be performed on a large scale, the girls are taken to the nearest temple, and the *tâli* is tied by the mother with neither feasting nor merriment. In some cases very poor people take their girls before the deity in the *Trikkâkkarappan* temple and tie the *tâli*, and very often do such people perform the ceremony on the *Onam* day in front of the clay image (*Mahâdévar*) placed in their court-yard.

Where the Thirumulpâd is the *tâli* tier, he goes through the ceremony for a number of girls, and on receipt of the fee for his service to each girl, he departs in peace. If the *tâli* tier, whether a Kshatriya or a young man of the *enangu*, wishes to take her as his wife, he is at liberty to do so with the consent of her parents; and in that case he has to celebrate the *sambandham* by giving her presents of cloth.

In South Malabar and the Cochin State, the general belief among the Nayars is, that the bridegroom has a right to marry her if he wills, and the severing of the cloth shows the dissolution of the marriage tie, which gives her the liberty to choose anybody else as her husband. It is also understood that, with the tying of the *tâli*, the virginity ceases, and he who brings or takes her to that stage has a right to cohabit with her, which he relinquishes on the fourth day of the *Tâlikettu kalyânam*. Further, the woman observes a sort of pollution for fifteen days for the death of the man who tied the *tâli*, which proves that he is her husband. In some parts she merely bathes, and even this has been of late given up.

The following is given to be the explanation of the ceremonial:—There is very little difference between the *Tâlikettu*

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are also indulged in. In these days of modern civilization, when schools for boys and girls have increased in the State, many take advantage of the instruction imparted in them, so that when the latter become adults, they profitably spend their leisure hours in reading religious and other books. Towards the evening they go to the temple for worshipping and go round it several times, which, though hygienic in its origin, is considered of religious importance. They return home, and their supper is generally before eight o'clock; after this they retire to their rooms, each married woman occupying her separate room or set of rooms. They lie on mats or beds spread on the floor or on the latter placed on cots with which the rooms are neatly furnished. Such in brief is the family life and organisation of well-to-do families of the Nayars. In poor families in which the members subsist by hard work, the daily routine of life considerably differs from those described above.

Mention has already been made of the *kāraṇavan*, who is the manager of all affairs in the Nayar family. He is legally responsible for the proper management of the joint property, for the education of the junior members and for everything conducive to the general welfare and happiness of every member of the family. It must be remembered that the family property is joint property and that no member can claim that any portion of it belongs to him or to her, nor can any individual member claim a separate possession or enjoyment of any portion. The ground-work of the system is, that the family property is held in trust for the support of the females and their descendants in the female line. The property is impartible and the family is indissoluble except with the consent of all its members. When, in course of time, the family becomes too unwieldy to be governed and managed by one man, the circumstances and natural forces bring about a division of the family into various distinct sections or families. These separate families keep up the original traditions of their common descent, but have no legal right to the property of one another. The members of the family and their descendants in the female line, thus separated by partition from the main stock, form a *tāvazhi* (*ta*=mother, *vazhi*=line, *i. e.*, mother's line). They live in a separate building and own that portion of the joint property which is theirs in the partition, and which is managed

Transport

5.46 The entire coastline of Kerala is well served by the railways. From Trivandrum to Kayankulam and from Tirur to Manjeswar, a total distance of 220 miles, the tracks are only two to three miles from the sea coast. In addition, there is a motorable road running almost all along the entire coastline. Head loads, bicycles, motor lorries, all these modes are employed for the transportation of fish to the markets depending on the distance of the landing sites from the consuming centres.

5.47 The State Fisheries Department operates four insulated vans. In addition, the Department operates two insulated carrier boats, one from Cochin and the other from Azhikode. These boats transport iced-fish through the inland waters to the interior places. For the marketing of fish in the interior areas, the Indo-Norwegian Project operates eight refrigerated vans.

5.48 It is estimated that the State will require about 60 road vehicles and 20 carrier vessels during the next 10 years. The capital expenditure on these is expected to be about Rs. 40 lakhs, of which Rs. 15 lakhs would be required during the Third Plan. The trucks and carrier vessels should, as far as possible, be owned and operated by Fishermen's Cooperative Societies. Expansion of insulated wagon facilities on the railways will be equally necessary. Insulated wagons should be provided on routes connecting the major production centres with the consumption centres.

Marketing

5.49 The marketing of fish in Kerala is not well organized. At present it is controlled by a few moneylenders and fish merchants. The fishermen are very poor and have generally to depend on borrowings during the off season. A departmental survey reveals that in 1958 the fishermen in Kerala had total assets of only about Rs. 30 lakhs against a total debt of Rs. 135 lakhs. Only a small percentage of the fishermen in Kerala own the boats and nets they use. Most of them work as employees under few boat-owner fishermen. In the pay-off period the boat-owner advances small amounts to the fishermen for their day-to-day needs. The catch is auctioned at the landing centres. The bidders include the fish curers, the retailers and lorry owners, who generally supply fish to the retailers.

5.50 Fish prices fluctuate considerably even in the course of the day. Fish is never weighed in the market. They are measured by standards such as heap, basket, and number, and these vary from market to market. The important wholesale fish markets in the State are located at Trivandrum, Kottayam, Tonur, Trichur, Kozhikode, Alwaye, Changanacherry and Athirumpuzha.

5.51 Changanacherry, Athirumpuzha and Vaniyankulam are the most important markets for cured and salted fish. In the coastal areas the consumption of dried fish is confined mostly to the off-season when fishing totally stops. In the interior of the State, owing to lack of transport facilities, cured fish is sold for the major part of the year. The State has a number of retail fish markets, every town or a group of villages having at least one.

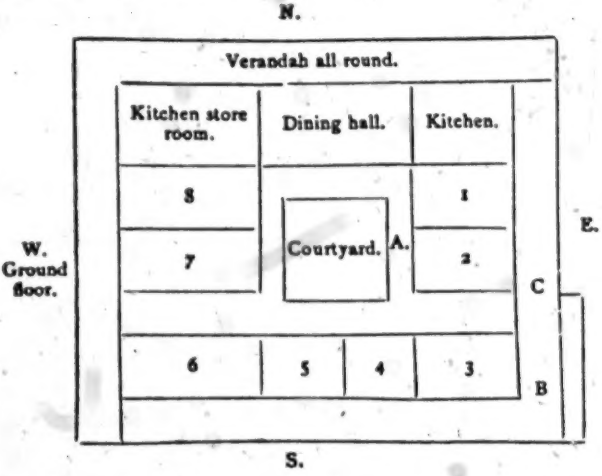
5.52 Fish marketing in Kerala requires a great deal of improvement, both

588 184 (574) system prevails, all members of such families, both male and female, are also provided with meals. On the third day, the villagers are again entertained to a luncheon of rice and milk pudding, and on the fourth day the girls are taken out in procession for worship at the nearest temple amidst tom-toms and shouting. After this a feast is held, at which friends, relatives, and villagers are given a rich meal. With the usual distribution of pān-supāri, sandal and flowers, the invited guests depart. (431) Presents, chiefly in money, are made to the eldest male member of the family by friends and relatives and villagers, and with this the ceremony closes. From the (787) time of fixing the first pole for the pandal to the tying of the tāli, the village astrologer is in attendance on all ceremonial occasions, as he has to pronounce the auspicious moment for the performance of each item. During (536) the four days of the marriage, entertainments, such as Kathakali drama or Ottan Tullal, are very common. When a family can ill-afford to celebrate the ceremony on any grand scale, the girls are taken to the nearest temple, or to the illam of a Nambūdri, if they happen to belong to sub-divisions attached to illams, and the tāli (735) is tied with little or no feasting and merriment. In the northern taluks, the very poor people sometimes tie the tāli before the Trikkakkarappan on the Tiruvonam day."

An interesting account of the tāli-kettu ceremony is given by Duarte Barbosa, who writes as follows.* "After they are ten or twelve years old or more, their mothers perform a marriage ceremony for them in this manner. They advise the relations and friends that they may come to do honour to their daughters, and they

* *Op. cit.*

342 [123] 351 west, never north or south; as a rule, it faces the east. Every garden is enclosed by a bank, a hedge, or a fencing of some kind, and entrance is to be made at one point only, the east, where there is a gate-house, or, in the case of the poorest houses, a small portico or open doorway roofed over. One never walks straight through this; [184] there is always a kind of stile to surmount. It is the same everywhere in Malabar, and not only amongst the 342 Nâyars. The following is a plan of a nâlapura or four-556 sided house, which may be taken as representative of the houses of the rich :—



Numbers 6 and 7 are rooms, which are generally used for storing grain. At A is a staircase leading to the room of the upper storey occupied by the female members of the family. At B is another staircase leading to the rooms of the upper storey occupied by the male members. There is no connection between the portions allotted to the men and women. No. 8 is for [532] the family gods. The Karanavans and old women of [613] the family are perpetuated in images of gold or silver, [735] or, more commonly, brass. Poor people, who cannot

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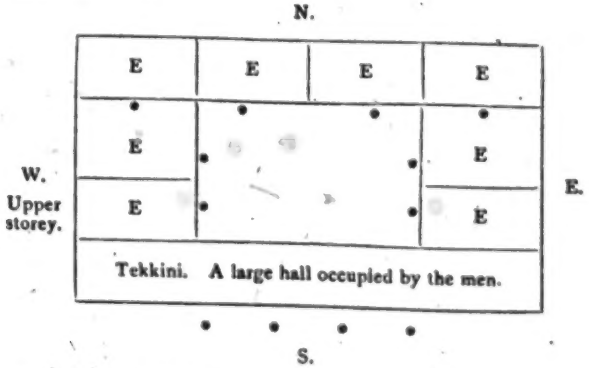
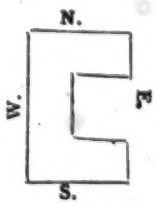
afford to have these images made, substitute a stone. [532] Offerings are made to these images, or to the stones at [613] every full moon. The throat of a fowl will be cut outside, [735] and the bird is then taken inside and offered. The [782] entrance is at C.



There are windows at * * *. E are rooms occupied by women and children. It may be noticed that the [513] apartment where the men sleep has no windows on the side of the house which is occupied by women. The latter are relatively free from control by the men as to who may visit them. We saw, when speaking of funeral [351] ceremonies, that a house is supposed to have a court-yard, and, of course, it has this only when there are four sides to the house. The nālapura is the proper form of house, for in this alone can all ceremonial be observed in orthodox fashion. But it is not the 342 ordinary Nāyar's house that one sees all over Malabar.



The ordinary house is roughly of the shape here indicated. Invariably there is an upper storey. There are no doors, and only a few tiny windows opening to the west. Men sleep at one end, women [513] at the other, each having their own staircase. Around the house there is

435 Site values of land for building are getting higher and higher in the 'town', chiefly because the Shoranur-Cochin Railway now runs through this place, the principal offices of the taluk are here, and a high school has just been opened. Rs. 500 per acre may be paid in the 'town'; Rs. 50 to Rs. 100 in the rest of the village area. But the best wet land fetches up to Rs. 1,500 per acre. Cultivable land fetches far higher prices than building land, because only land unfit for cultivation, of which there is enough, is used for building.

423 The practice of exchanging lands is unknown. Generally, though not always, holdings are continuous. Field huts, built in [343] the midst of their fields, are often used by big farmers. The seeds, the harvested paddy and other crops, the stock, the implements, etc., are kept there.

296 *Subsidiary industries.*—Weaving is not practised. In the north-eastern part of the State, however, handloom weaving of an exquisite sort and also of a rough character is practised.

285 Mat-weaving of an exquisite pattern out of certain reeds duly coloured is practised by a set of people locally known as 'Koravas.' 735 The condition of these men, however, is miserable. They have no capital, no organization or culture, but usually make their wares to order, though now and then a few enterprising middlemen avail [787] themselves of these people's skill. They talk a jargon of Tamil [791] and Malayalam, and their females, like gipsies, beg from house to house and profess themselves to be adepts in palmistry. They make mats costing from Re. 1 to Rs. 15 or Rs. 20. They yet live from hand to mouth; and I have my doubts whether they will be able to keep up their skill unless knowing people help to raise their economic condition.

564 Every village moreover contains within its borders the following castes who follow their hereditary crafts:—the Marasari (carpenter), Kallasari (mason), Tattan (goldsmith), Musari (brazier), Kollan (blacksmith), and Tolkollan (leather-worker). There are a few families of each of these castes in Watakanchery also. "As their services are much in requisition and as they earn better wages than unskilled labourers, they are still engaged in their hereditary occupation. The first five groups are socially in a par with each other. They all interdine, but do not intermarry. But the Tolkollans are considered inferior in status to the rest and cannot touch them without causing pollution, probably on account of their [595] work in leather which in its raw state is considered impure. Polyandry of the fraternal type was prevalent among them, several brothers marrying one wife and the children being treated as common to all. This practice however is fast dying out, if it has [783] not already done so." (Census Reports.) One special feature in the caste-hierarchy is that these people are made to stand at a specified distance while approaching the higher castes (24 feet is the rule).

466 These castes minister to the every day needs of the community, executing their work generally to order. As they are very poor, they cannot afford to work on their own account on a commercial 326 scale. The village usually contains a recognized *desa-asari* (village smith) to whom the farmers pay a certain amount of paddy at the harvesting season of the year for the repair of their implements. None but the village-smith is entitled to this dole. These may entertain apprentices from their own caste-people, though the

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241 leads to the tree fruiting within two or three years, instead of four or five. The leaves that fall from the trees in gardens are used as green manure in the paddy fields and coconut gardens. No such thing as growing green manure is known. No wood or forest is near so that the people may bring the leaves.

242 In fact very little manuring takes place in the village. What is actually done in the cultivation of chief crops is to plough the land. Every year much is drawn from the soil, and nothing is returned to it. I have stated above that lands which returned Rs. 1,000 a year do not now return more than Rs. 400 or 500. The two most potent causes for this deterioration are the system of land tenure and the absence of manuring. Perhaps the second is the result of the first, but I think the want of agricultural knowledge is the cause of the want of manuring and scientific cultivation.

372 *Wood and fuel.*—The outer cover of the coconut, the leaves of the same, mango trunks, serve for fuel for the whole village, and they are obtained in plenty, but the price is rising with the general rise of prices.

[313] Wood for implements, building, etc., is obtained from Cochin State, brought in carts drawn by oxen or buffaloes.

342 *The village—Houses.*—For buildings granite is obtained from
361 a place four miles distant, mortar is prepared in the village, mud from the village itself, tiles from different places, the least distant being twenty miles away, for thatch the leaves of the coconut are used, iron things are bought in the bazaar. The houses in the village are all isolated from one another. Every part of the village is inhabited except the paddy fields. However, at the present day traders have a tendency to build their houses as near the road as possible and form streets. The people also have a tendency to live as near the temple as possible, and this has resulted in the formation of four streets, surrounding the temple on all the four sides. These streets form also the bazaar of the village. There are here about 100 houses.

361 The lands adjacent to the temple are occupied by Brahmans
571 and Nayars. Any other place can be occupied by any family. The houses of the low castes, high castes, and of other religions are intermingled. The same garden may be occupied by Muhammadans, Hindus and Christians, and they all live very amicably as if they belonged to one and the same religion.

735 The Pariahs, whose families are only three in number, occupy certain portions of the land of a big landlord. The landlord gives the Pariahs free houses and a certain allowance a month. He thinks it incumbent upon him to protect and maintain them. Their huts, though small, are yet tidy and neat. The allowance that was freely given them has now become a right. They follow certain industries and go to rich men's houses to beg twice a month, and they are given a certain quantity of rice.

342 There are 977 thatched houses, 313 tiled houses, no terraced houses.

286 *Crafts and industries.*—There are seven families of weavers consisting of 39 members, i.e., 14 men, 12 women, 13 children under fifteen years. They have been in the village from times long past. They weave a cloth 1 foot wide, 1¼ yards long, and this is used as undercloth. They also at times weave a cloth ¾ or 1

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other work demanding skill or strength is mainly done by them. Tney handle tools better than the Hindus. A strong Muhammadan coolie will carry sacks of grain of 8 paras weighing 160 lb. a distance of two miles half a dozen times in a day, a Hindu coolie will carry only half a sack.

Women's work.—In the better class families, especially the Brahman and higher Nayar families, women confine themselves to household business and looking after the children. Among the lower castes they work for their living. They help the men in agricultural work, such as transplanting seedlings, sowing, reaping and threshing. Rice husking is their special occupation, they also carry paddy from place to place on their heads. They are paid less than the men, three edangalis where men get four or five. Children also help in agricultural work and in looking after cattle, sheep and goats. Cheruma women work just like the men and get about the same wages. Some Nayar women go out to work in Brahman families.

Rice is the staple food, either by itself or in the form of kanji (a sort of watery gruel). Its price depends on that of paddy. The price of paddy is lowest after the first harvest in September, being 2 to 2½ paras (ten edangalis = one para) for one rupee. In about two months the price rises, and paddy sells at about 1¾ paras for a rupee. With the second harvest in December or January the price again falls, but rises gradually till July or August to its maximum height and grain is only 1·5 to 1·8 paras for a rupee. Towards the end of June 1916 it was only 1·6 for a rupee. Price fluctuations are greater or less according to weather conditions and outside demand. In August 1917 the price was 1·3 paras per rupee, and prices were still rising.

Not more than 5 per cent, or 20 families, mostly of the higher classes, have made savings.

Very little money is invested in agricultural or industrial capital of the productive kind except the ordinary farming stock. Some persons (foolishly) invest their money in Kanom land the value of which largely depends on the goodwill of the landlord. Few are rich enough to buy land in absolute ownership.

Savings bank accounts are unknown. No one apparently has any.

Loans to neighbours is a popular and common way of utilizing savings, especially loans to agriculturists for short periods on high interest, 12 to 24 per cent. Even higher interest is obtained by speculative loans on grain. Thus before harvest a poor peasant may borrow grain for a month, repaying 102 or 102½ measures for 100 measures borrowed.

Most saving families possess some jewellery and other movable goods worth about one-eighth to half of their total capital, an obvious attraction to thieves in former years. The amount of jewellery is deceptive as a test of prosperity.

Savings are utilized also for the purchase of houses, gardens, and increased consumption. Under this head should also be mentioned small investments in what are called 'Kuris' (chit-funds).

The majority of the villagers are in debt, for smaller or larger amounts. During certain seasons of the year many families

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actually go without the needed food and keep body and soul together as best they can. Well may economists and others speak of the power of resistance of the Indian peasant, his power of doing without! I wish I had some photographs of the living skeletons who call forth this praise!! But they are proud; they will never tell you the whole story. The village schoolmasters tell me that boys do not attend school regularly (though it is free) owing to actual starvation, cold hunger takes away all appetite for study. There are practically very few who do not owe something to the village money-lenders. Tenants are always in arrears with their rents; they sometimes even consume the grain reserved for seed. Villagers come begging for small loans just to tide over difficulties from day to day. The high rate of interest includes a large percentage of insurance for risk. Debts vary from a few rupees to hundreds. Exact information is not available.

Causes of indebtedness.—Poverty is of course the chief cause; other causes are want of suitable work, especially for women of the lower classes, the low rate of wages, due in its turn to inefficiency and weakness in bargaining, which exist side by side with improvident habits of the labourers, who are as a rule ignorant (though intelligent) and stoic; the growth of population without a proportionate increase in agricultural products and foodstuffs; the high, almost ruinous rates of interest, often as high as 36 per cent, which are both a cause and a result of poverty; an all round rise in prices, especially in foodstuffs; fast living and improvident habits among the richer—though this is rare—due to the desire to better their standard of life in response to western influences coming from cities. The Brahmans borrow largely to educate their sons and to marry their daughters. General extravagance is however unknown especially in food and dress. Many of the poorer villagers beg you to give them a meal or one of your old used up cloths.

Only a very small percentage, not more than 10 per cent, of the debtors have liberated themselves from debt. The tendency is for a perpetuation of debts. Debt is driving many villagers to other and distant places. When they have earned a small sum they return, but are soon forced into their old state. Of course provident habits do not always exist.

There is no co-operative credit society in the village.

There is no communal income of any sort in the village.

Selling prices of land.—Owing to the prestige and social importance of landownership, the landowning class never sell their lands even for good prices unless driven to it by necessity. This raises the price of land. The rights of ownership peculiar to Malabar, known as janmam, are very complete and thorough and not ordinarily found in ryotwari areas. Janmam land yields very low rates of interest on the price paid for it; prices are so high, having risen 25 to 50 per cent in recent times. Janmam land is usually let out on lease, usually for twelve years renewable at the option of the owner, if the due renewal fees are paid. Even Kanom tenure rights have risen in value, though they depend so much on the good will of the landlord, the tenants having no legal protection against eviction, or arbitrary enhancement of rents. Kanom lands